

FIDELITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30895	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,641	\$1,563	-4.7%		
Loans	\$879	\$979	11.4%		
Construction & development	\$109	\$94	-13.5%		
Closed-end 1-4 family residential	\$210	\$230	9.4%		
Home equity	\$43	\$51	17.2%		
Credit card	\$0	\$0			
Other consumer	\$128	\$119	-6.3%		
Commercial & Industrial	\$54	\$67	23.2%		
Commercial real estate	\$272	\$325	19.6%		
Unused commitments	\$112	\$114	1.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$436	\$211	-51.7%		
Asset-backed securities	\$0	\$111			
Other securities	\$0	\$3			
Cash & balances due	\$15	\$120	691.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$49			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$44			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,456	\$1,381	-5.2%		
Deposits	\$1,324	\$1,276	-3.7%		
Total other borrowings	\$119	\$92	-23.1%		
FHLB advances	\$0	\$45			
Equity					
Equity capital at quarter end	\$185	\$182	-1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.6%	12.6%	--		
Tier 1 risk based capital ratio	14.0%	14.1%	--		
Total risk based capital ratio	15.0%	15.0%	--		
Return on equity ¹	6.1%	3.6%	--		
Return on assets ¹	0.7%	0.4%	--		
Net interest margin ¹	3.3%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.6%	31.0%	--		
Loss provision to net charge-offs (qtr)	91.3%	121.4%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	2.0%	1.8%	1.7%	0.1%	--
Closed-end 1-4 family residential	7.7%	11.7%	0.3%	0.4%	--
Home equity	0.0%	0.3%	0.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.7%	0.1%	-0.2%	--
Commercial & Industrial	1.4%	0.0%	0.0%	0.0%	--
Commercial real estate	1.1%	3.1%	0.0%	0.3%	--
Total loans	2.5%	4.1%	0.3%	0.2%	--